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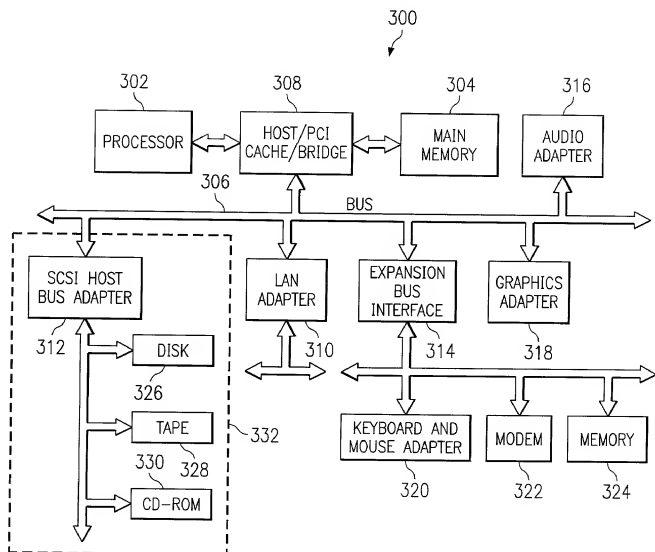


FIG. 3

400

START

FIG. 4

CLIENT TAXPAYER SUBSCRIBES TO
FINANCIAL RECORDING SERVICE PROVIDER
AND COMPLETES CUSTOMER PROFILE

402

CLIENT TAXPAYER CREDIT CARD DEBITED
FOR FINANCIAL RECORDING SERVICE
PROVIDER SERVICES

404

FINANCIAL RECORDING SERVICE PROVIDER
NOTIFIES PARTICIPATING INSTITUTIONS THAT
CLIENT TAXPAYER IS ASSOCIATED WITH
FINANCIAL RECORDING SERVICE PROVIDER

406

CLIENT TAXPAYER EXECUTES A FINANCIAL
TRANSACTION WITH A FINANCIAL INSTITUTION

408

INSTITUTION SENDS MESSAGE TO CLIENT
TAXPAYER AND FINANCIAL RECORDING
SERVICE PROVIDER OF TRANSACTION

410

FINANCIAL RECORDING SERVICE PROVIDER
RECEIVES TAX DATA FROM INSTITUTIONS AND
"SEEDS" CLIENT TAXPAYER RETURN

412

FINANCIAL RECORDING SERVICE PROVIDER
TRANSMITS "SEEDED" TAX RETURN TO CLIENT
TAXPAYER OR, OPTIONALLY A THIRD PARTY TAX
RETURN PREPARATION SERVICE, FOR REVIEW

414

CLIENT TAXPAYER REVIEWS AND VALIDATES
TAX RETURN DATA AND TRANSMITS
VALIDATED TAX RETURN DATA TO FINANCIAL
RECORDING SERVICE PROVIDER

416

CLIENT TAXPAYER'S TAXES ARE CALCULATED

418

CLIENT TAXPAYER'S TAX RETURN IS
SUBMITTED TO TAX AUTHORITY

420

END

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